

## CLAIMS

What is claimed is:

1. A device for storing information, for use in conjunction with a mobile telephone, wherein a first means is provided for storing a sum of money available for call charges and a second means is provided for storing the identification of a telephone network provider.
2. The device of claim 1, and further comprising a third means for storing a banking connection.
3. The device of claim 1, and further comprising a fourth means for storing an electronic signature.
4. The device of claim 1, wherein the device is designed as a card having at least one memory chip thereon.
5. The device of claim 1, wherein the first and the second means are each configured as a memory chip on a card.

6. A read/write device for reading the sum of call-charge money stored in a first storing means provided for storing a sum of money available for call charges, and for storing a new sum of call-charge money in the storing means, and for reading the telephone-network-provider identification stored in a second storing means for storing an identification of a telephone network provider.
7. The read/write device of claim 6, and further comprising a third storing means for storing a banking connection, and reading means for reading the banking connection stored in the third storing means.
8. The read/write device of claim 6, and further comprising fourth storing means for storing an electronic signature, and reading means for reading the electronic signature stored in the fourth storing means.
9. The read/write device of claim 6, wherein the read/write device is part of or an accessory of one of a mobile telephone, a mobile telephone which is integrated in another piece of equipment.

10. A mobile telephone, comprising a device having a first means for storing a sum of money available for call charges, a second means for storing the identification of a telephone network provider, and a read/write device for reading the sum of call-charge money stored in the first means and for storing a new sum of call-charge money therein, and for reading the telephone-network-provider identification stored in the second means.
11. The mobile telephone of claim 10, wherein the device includes a third means for storing a banking connection, and further comprising a reading device for reading the stored banking connection.
12. The mobile telephone of claim 10, wherein the device has a fourth means for storing an electronic signature, and further comprising a reading device for reading the stored electronic signature.

13. A wireless communication device capable of interfacing with a wireless communication network of a service provider without requiring a subscription with the service provider, the wireless communication device comprising:
  - communication means for transmitting information of intelligence to and receiving such information from the wireless communication network,
  - means connected to the wireless communication device for storing a credit balance available for call charges, and
  - means for storing a banking affiliation, wherein the credit balance can be replenished via the banking affiliation.
14. The device of claim 13, and further comprising means for storing an electronic signature.
15. The device of claim 13, and further comprising means for storing a service provider identification.
16. The device of claim 15, wherein the means for storing the credit balance, the banking affiliation and the telephone-network-provider identification are remote from the wireless communication device and implemented as a card having at least one memory chip thereon.

17. A read/write device connectable to a wireless communication device capable of interfacing with a wireless communication network of a service provider, the read/write device capable of reading from a storage means connected thereto a credit balance and an identification of the service provider, and storing a new credit balance in the storage means, and allowing the wireless communication device to transmit information of intelligence to and receive such information from the wireless communication network if the credit balance exceeds a predetermined amount determined by the service provider.
18. The read/write device of claim 17, and further comprising means for reading a banking affiliation stored in the storage means.
19. The read/write device of claim 17, and further comprising means for reading an electronic signature stored in the storage means.
20. The read/write device of claim 17, wherein the read/write device is part of a wireless communication device which is integrated in another piece of equipment.

21. A wireless communication system capable of interfacing with a wireless communication network of a service provider, comprising:
  - a wireless communication device for transmitting information of intelligence to and receiving such information from the wireless communication network;
  - a read/write device connectable to the wireless communication device and capable of reading from a storage means connected thereto a credit balance and an identification of the service provider, and storing a new credit balance in the storage means, and allowing the wireless communication device to transmit information of intelligence to and receive such information from the wireless communication network if the credit balance exceeds a predetermined amount determined by the service provider.
22. The wireless communication system of claim 21 configured for storing in and reading from the storage means a banking affiliation.
23. The wireless communication system of claim 21, configured for storing in and reading from the storage means an electronic signature.

24. A method of allowing a user to transmit to or receive from a wireless communication network operated by a service provider information of intelligence using a wireless communication device without requiring a subscription with the service provider, comprising:

- providing a remote memory device having a stored credit balance that can be remotely replenished, a service provider identification and a banking affiliation;
- reading information which includes the stored credit balance, the service provider identification and the banking affiliation and communicating the information to the wireless communication device;
- the service provider allowing transmission and reception of the information of intelligence between the wireless communication device and the network depending on the stored credit balance and decrementing the stored credit balance; and
- the user remotely reading and replenishing the decremented stored credit balance using the stored banking affiliation.